## Terms and Conditions for \$100 challenge

(If the Retail Council is unable to beat another processor's total cost for credit card processing, the Retail Council will give the customer \$100).

- A minimum of two (2) consecutive processing statements from your current credit card processor are required to participate. Additional statements may be required to complete the analysis.
- Depending on the information contained in your processor's statements, more detail or explanatory information may be required to perform an accurate savings analysis.
- All charges on current statements, including non-qualified transactions, must be identifiable in amount and interchange type to complete the savings analysis.
- Any business that currently receives credit card processing at a cost lower than interchange is not eligible for the Council offer.
- Any business that receives processing services as part of another program (such as a check guarantee program, processing terminal lease or in-store credit program [e.g. CARE CARD]) may not be eligible for the Retail Council offer.
- Payment of any required association membership dues, application fee(s) and/or reprogramming fee(s) are not factored into any savings analysis performed by the Retail Council.
- If the Retail Council is unable to beat the current processor's total cost, we will send the customer a check for offer amount.

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